

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Karl E. Jentoft  
Serial No.: 09/887,292  
Title: LINE OF CREDIT AND LOAN SYSTEM AND METHOD  
Filing Date: June 22, 2001  
Art Unit: 3693  
Examiner: Richard Weisberger

I hereby certify that this correspondence is being transmitted electronically via EFS - Web at the USPTO on the below date.

  
Emily Rhoden Date: December 4, 2006

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REPLY

Sir:

In response to the Office Action mailed November 3, 2006, it is respectfully requested that the above-identified application be reconsidered in accordance with the amendments and remarks set forth below.

**Remarks** begin on page 2 of this paper.